

200506640
(mrh)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
AT AKRON

IN RE: : Case No. 05-52032
KARLA D. KIDD :
Debtor : Chapter 13
: (Judge Shea-Stonum)
: AFFIDAVIT OF DEFAULT
:

STATE OF ARIZONA)
COUNTY OF MARICOPA) SS
)

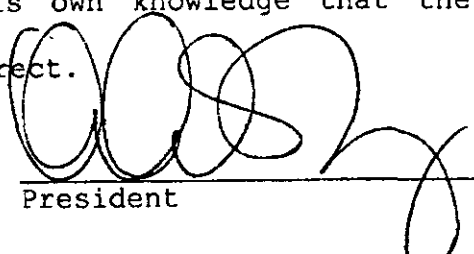
Now comes, Olivia Todd, being first duly sworn, deposes and says that she/he is President of NDSC, authorized servicing agent for U. S. Bank, N. A. successor by merger to The Leader Mortgage Company; that in such job position she/he has the custody of and has personal knowledge of the information in the accounts of said company, which information is compiled in the ordinary course of business, and that affiant is familiar specifically with the account of Karla D. Kidd, debtor herein.

Further affiant states that said account is in default in that post-petition payments due December 2006, and all subsequent payments thereto were not made; for a total post-petition arrearage of \$636.19, as the post-petition payment in the amount of \$361.59 due for the months of December 2006, the late charge in the amount of \$14.46 due for the month of December 2006 and the stipulated payment in the amount

of \$260.14 due for the month of December 2006, have not been made; that the debtor has failed to comply with the Agreed Order on Motion for Relief from Stay entered herein on October 26, 2006; and that U. S. Bank, N. A. successor by merger to The Leader Mortgage Company has elected to terminate the automatic stay and call the entire balance of said account due and payable in accordance with the terms of the note and mortgage, and the said Agreed Order.

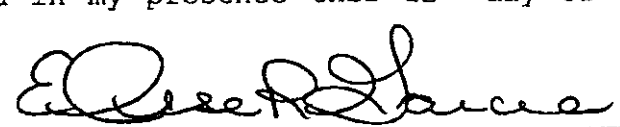
Affiant states that on January 11, 2007 a letter was sent to debtor and the debtor's counsel notifying them that the debtor has failed to comply with the terms of the Agreed Order. A copy of said letter is attached hereto as Exhibit "A".

Affiant knows of her/his own knowledge that the averments set forth herein are true and correct.

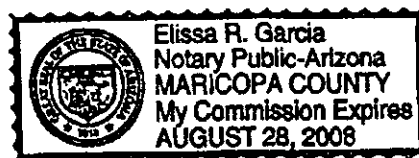


President

Sworn to and subscribed in my presence this 12th day of January, 2007.



Notary Public



CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and exact copy of the foregoing has been duly served upon the following either by ordinary U.S. mail, postage prepaid, or by electronic mail this 25th day of January, 2007.

Karla D. Kidd
574 Chittenden Street
Akron, OH 44306

Maurice Graham, Esq.
Rauser & Associates
333 S. Main Street
Suite 604
Akron, OH 44308

HomEq Servicing
1100 Corporate Center Drive
Raleigh, NC 27607

Jerome L. Holub, Trustee
One Cascade Plaza
Suite 2020
Akron, OH 44308

Office of the U.S. Trustee
Howard Metzenbaum U.S. Courthouse
201 Superior Avenue
Cleveland, OH 44114

/s/ Jon J. Lieberman, Attorney
Ohio Supreme Court #0058394
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